

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF IDAHO (BOISE)**
**PROOF OF CLAIM**
Name of Debtor  
Peggy L. Sheldon

Case Number  
99-01789

**NOTE:** This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A "request" for payment of an administrative expense may be filed pursuant to 11 U.S.C. 1003.

Name of Creditor (The person or other entity to whom the debtor owes money or property):

Howell &amp; Vail

Name and Address where notices should be sent:

Howell & Vail  
355 W Myrtle, #101  
Boise, ID 83702

- ☐ Check box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.
- ☐ Check box if you have never received any notices from the bankruptcy court in this case.
- ☐ Check box if the address differs from the address on the envelope sent to you by the court.

Telephone Number:



99-01789



1250229

THIS SPACE IS FOR COURT USE ONLY

Account or other number by which creditor identifies debtor:

Check here if ☐ replaces this claim ☐ amends a previously filed claim, dated \_\_\_\_\_
**1. Basis for Claim**

- ☐ Goods sold
- ☐ Services performed
- ☐ Money loaned
- ☐ Personal injury/wrongful death
- ☐ Taxes
- ☐ Other \_\_\_\_\_

- ☐ Retiree benefits as defined in 11 U.S.C. §1114(a)
- ☐ Wages, salaries, and compensation (fill out below)
- Your SS #: \_\_\_\_\_
- Unpaid compensation for services performed from \_\_\_\_\_ to \_\_\_\_\_
- (date) (date)

**2. Date debt was incurred:****3. If court judgment, date obtained:**

12-10-97 000C 9706291M

**4. Total Amount of Claim at Time Case Filed:**

\$ 11,629.55

If all or part of your claim is secured or entitled to priority, also complete Item 5 or 6 below.

☐ Check this box if claim includes interest or other charges in addition to the principal amount of the claim. Attach itemized statement of all interest or additional charges.
**5. Secured Claim.**
☐ Check this box if your claim is secured by collateral (including a right of setoff).

Brief Description of Collateral:

- ☐ Real Estate ☐ Motor Vehicle
- ☐ Other \_\_\_\_\_

Value of Collateral: \$ \_\_\_\_\_

Amount of arrearage and other charges at time case filed included in secured claim, if any: \$ \_\_\_\_\_

**6. Unsecured Priority Claim.**
☐ Check this box if you have an unsecured priority claim

Amount entitled to priority \$ \_\_\_\_\_

Specify the priority of the claim:

- ☐ Wages, salaries, or commissions (up to \$4,300),\* earned within 90 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. § 507(a)(3).
- ☐ Contributions to an employee benefit plan - 11 U.S.C. § 507(a)(4).
- ☐ Up to \$ 1,950\* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. § 507(a)(6).
- ☐ Alimony, maintenance, or support owed to a spouse, former spouse, or child - 11 U.S.C. § 507(a)(7).
- ☐ Taxes or penalties owed to governmental units - 11 U.S.C. § 507(a)(8).
- ☐ Other - Specify applicable paragraph of 11 U.S.C. § 507(a)(\_\_\_\_).

\*Amounts are subject to adjustment on 4/1/01 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.

**7. Credits:** The amount of all payments on this claim has been credited and deducted for the purpose of making this proof of claim.

**8. Supporting Documents:** Attach copies of supporting documents, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, court judgments, mortgages, security agreements, and evidence of perfection of lien. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.

**9. Date-Stamped Copy:** To receive an acknowledgment of the filing of your claim, enclose a stamped, self-addressed envelope and copy of this proof of claim.

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Date

F-16-99

Sign and print the name and title, if any, of the creditor or other person authorized to file this claim (attach copy of power of attorney, if any):

*Lucretia C. Kiersey*

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

Chapter 12 and 13 claims, along with any supporting must be filed in duplicate.

COPY

97108485  
97108485  
AD-PT RECORDER  
J. DAVID NAVARRO  
BOISE ID  
EQUIFAX

COPY  
NO. \_\_\_\_\_  
FILED  
A.M. \_\_\_\_\_ P.M. \_\_\_\_\_

DEC 24 1997

J. DAVID NAVARRO, Clerk  
By ROXANNE ZAMBOW  
DEPUTY

HOWELL LAW OFFICES  
355 West Myrtle Street, Suite 101  
Boise, Idaho 83702  
Telephone: (208) 336-3331  
'97 DEC 31 AM 11 14  
FEE 300 DEP *shufpat*  
RECORDED AT THE REQUEST OF

Attorney for Plaintiff

IN THE DISTRICT COURT OF THE FOURTH JUDICIAL DISTRICT OF THE  
STATE OF IDAHO, IN AND FOR THE COUNTY OF ADA

EQUIFAX RISK MANAGEMENT	)	
SERVICES, a division of EQUIFAX	)	Case No. CV-OC-97-06291M
CREDIT INFORMATION SERVICES INC.)	)	
	)	ORDER FOR DEFAULT
Plaintiff,	)	and
	)	JUDGMENT
vs.	)	
	)	
PEGGY L. SHELDON,	)	
	)	
	)	
Defendant(s).	)	

It appearing from affidavits filed and from records and files herein that the Defendant(s) are not incompetent, and are not in the military service of the United States of America as defined by that Act of Congress known as the Soldiers' and Sailors' Civil Relief Act of 1940, nor as defined in any other act of Congress or of the State Legislature duly adopted and approved;

The Defendant(s), having been served with process and failed to answer, their **default is hereby ordered.**

IT IS FURTHER ORDERED AND ADJUDGED that the Plaintiff have and receive from the Defendants as follows:

1. Principal Sum of	\$	7,836.22; plus
2. Interest to 12-3-97	\$	451.89;
3. Costs of suit of	\$	87.75;
SUBTOTAL	\$	8,375.86; plus
4. Attorney's fees of	\$	1,525.00;

Making a total Judgment of \$ 9,900.86; together with interest at 10.75% from the date hereof until paid.

DATED this 10 day of Dec

PATRICIA A. FLANAGAN

JUDGE

ORDER FOR DEFAULT AND JUDGMENT

13410  
244  
92  
DEC 24 1997  
DISTRICT COURT OF THE STATE OF IDAHO  
FOURTH JUDICIAL DISTRICT  
BOISE, IDAHO

1. The first step in the process of creating a new product is to identify a market need. This involves conducting market research to understand the current market landscape, identify gaps, and determine the target audience. Once a market need is identified, the next step is to develop a concept for the new product. This involves brainstorming ideas, creating a prototype, and testing the concept with a small group of potential customers. Once the concept is validated, the next step is to develop a business plan. This involves determining the costs of production, setting a price point, and identifying distribution channels. Once the business plan is complete, the next step is to secure funding. This can be done through a variety of methods, including crowdfunding, venture capital, or bank loans. Once funding is secured, the next step is to begin production. This involves sourcing materials, hiring a manufacturing team, and setting up a production line. Once production is underway, the next step is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

2. The second step in the process of creating a new product is to develop a concept for the new product. This involves brainstorming ideas, creating a prototype, and testing the concept with a small group of potential customers. Once the concept is validated, the next step is to develop a business plan. This involves determining the costs of production, setting a price point, and identifying distribution channels. Once the business plan is complete, the next step is to secure funding. This can be done through a variety of methods, including crowdfunding, venture capital, or bank loans. Once funding is secured, the next step is to begin production. This involves sourcing materials, hiring a manufacturing team, and setting up a production line. Once production is underway, the next step is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

3. The third step in the process of creating a new product is to develop a business plan. This involves determining the costs of production, setting a price point, and identifying distribution channels. Once the business plan is complete, the next step is to secure funding. This can be done through a variety of methods, including crowdfunding, venture capital, or bank loans. Once funding is secured, the next step is to begin production. This involves sourcing materials, hiring a manufacturing team, and setting up a production line. Once production is underway, the next step is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

4. The fourth step in the process of creating a new product is to secure funding. This can be done through a variety of methods, including crowdfunding, venture capital, or bank loans. Once funding is secured, the next step is to begin production. This involves sourcing materials, hiring a manufacturing team, and setting up a production line. Once production is underway, the next step is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

5. The fifth step in the process of creating a new product is to begin production. This involves sourcing materials, hiring a manufacturing team, and setting up a production line. Once production is underway, the next step is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

6. The sixth step in the process of creating a new product is to launch the product. This involves creating a marketing campaign, launching the product, and monitoring sales. Finally, the last step in the process is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

7. The seventh step in the process of creating a new product is to evaluate the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

8. The eighth step in the process of creating a new product is to identify areas for improvement. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement.

9. The ninth step in the process of creating a new product is to implement improvements. This involves making changes to the product, the production process, or the marketing campaign based on the feedback received. Once improvements are implemented, the next step is to monitor the product's performance to ensure that the improvements have been effective.

10. The tenth step in the process of creating a new product is to continue to monitor the product's performance. This involves analyzing sales data, customer feedback, and market trends to determine the product's success and identify areas for improvement. Once the product is successful, the next step is to consider expanding the product line or entering new markets.